

<b>Notice of References Cited</b>	Application/Control No. 09/972,400	Applicant(s)/Patent Under Reexamination DRUMMOND ET AL.	
	Examiner Pedro Kanof	Art Unit 3628	Page 1 of 1

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	C	US-5,570,465	10-1996	Tsakanikas	395/114
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	M	US-			

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**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Clark, John; International Dictionary of Banking and Finance; Glenlake Publishing Company, Ltd.; AMACOM-American Management Association; The chartered Institute of Bankers; p28; 1999.
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\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
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